Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 42

# United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):							Name of Joint Debtor (Spouse) (Last, First, Middle)						
(	Castel	lli, Gal	briel N	lichae	e <b>l</b>		Castelli, Mashale, Lynn						
All Other Names and trade names		e Debtor in the	last 8 years	(include ma	rried, maider	ma	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):  FKA Mashale Warriner						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-1429							Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-7394						
Street Address of	,	o. & Street, Cit	ty, and State	e):		Stre	eet A	ddress of Joir	nt Debtor (No.	& Street, City	, and State):		
45 Elm St	-					_   4	5 E	Im St			-		
South Wi	ilmingt	on IL		6	0474	_  s	out	th Wilm	ington	IL	L	60474	
County of Reside	ence or of th	ne Principal Pla	ace of Busin	ess:		Cou	unty o	of Residence	or of the Princ	cipal Place of	Business:		
		GRU	NDY						G	RUND	Y		
Mailing Address	of Debtor (if	different from	street addre	ess)		Mai	iling A	Address of Jo	int Debtor (if o	different from s	street address	3):	
Location of Princi	ipal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):							
Type of Debte	or (Form of oneck one box)		ı	Nature of Bu (Check one		Cł	hapte	er of Bankru	otcy Code Ur	nder Which th	e Petition is	Filed (Check one box)	
	l (includes J	loint Debtors)		Care Busine Asset Real				pter 7 opter 9		•		or Recognition	
		s LLC & LLP)	define	ed in 11 U.S.0		.   _		pter 11		oi a Foie	eign Main Pro	ceeding	
☐ Partnersh	nin		Railro	ad broker			•	pter 12		•	15 Petition fo	or Recognition	
_	debtor is no	at one of the	_	nodity Broker	г	⊢⊔	Cna	pter 13	Not				
above en	ntities, check	k this box	☐ Clear	ng Bank					Nature o	f Debts (Chec	( one Box)		
and state	e type of ent	ity below.)	Other			_  ■		ts are primari ts, defined in	•	☐ Deb deb	ots are primar	ily business	
				Fax-Exempt theck box, if ap				is, delined in 1(8) as "incu		ueb	is.		
			_	r is a tax-exe ization under	•	.		vidual primaril sonal, family,	•				
			_	d States Code				ose."	or modechold				
			Rever	nue Code).					Oh				
		Filing Fee (Cl	heck <b>one</b> box)			Che	ck o	ne box	Cna	apter 11 Debt	ors		
Filing Fee atta	ached									otor as defined		• , ,	
☐ Filing Fee to b	be paid in in	ıstallments (ap	plicable in i	ndividuals on	ly). Must atta	ich Che	Del ck if:		mall business	debtor as def	ined in 11 U.S	S.C. § 101(51D)	
		court's consider in installments		, 0		Ιп	Del	otor's aggrega	,		`	iding debts owed to	
	•			. ,		l—		ders or afflia		h <u>an</u> \$2,190,00	00		
☐ Filing Fee wa attach signed		ted (applicable for the court's			• /	l			iled with this p	etition.			
3	.,,									solicited prepared ith 11 U.S.C. §		ne of more classes	
Statistical/Adm  Debtor estima			ilable for die	tribution to u	nacourad are	dtioro					This space	is for court use only	
Debtor estimated funds availab	ates that, af ole for distrib	ter any exempoution to unsec	ot property is	excluded an			nses	paid, there w	rill be no				
Estimated Number	r of Creditors	s 											
1-	50-	100-	200- 999	1,000-	5,001-	10,001		25,001	50,001	Over			
49 Estimated Assets		199		5,000	10,000	25,000		50,000	100,000	100,000			
□ \$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001			001	\$100,000,001	\$500,000,001				
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million		to \$500 million	to \$1billion	\$1 billion			
Estimated Liabiliti	ies												
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,0 to \$100		\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			

Case 09-22069 B1 (Official Form 1) (1/08) Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Page 2 of 42 Document **Voluntary Petition** Name of Debtor(s) Castelli, Gabriel Michael This page must be completed and filed in every case) Mashale Lynn Castelli All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B Exhibit A** (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b).

☐ Exhibit	A is attached and made a part of this petition.	/s/ David M.	. Lulkin
		David M. Lulkin	Dated: 06/17/2009
<u></u>	Exhibitor own or have possession of any property that poses or is allegend Exhibit C is attached and made a part of this petition.	bit C ed to pose a threat of imminent and identifiable h	narm to public health or safety?
Exhibit  If this is a	Exhi (To be completed by every individual debtor. If a joint petition is file D completed and signed by the debtor is attached and made a par a joint petition: D also completed and signed by the joint debtor is attached and made	t of this petition.	parate Exhibit D.)
•	(Check the Appelor has been domiciled or has had a residence, principal immediately preceding the date of this petition or for a local content of the conten	nger part of such 180 days than in any oth	er District.
	There is a bankruptcy case concerning debtor's affiliate,  Debtor is a debtor in a foreign proceeding and has its pr States in this District, or has no principal place of busine or proceeding [in a federal or state court] in this District, relief sought in this District.	incipal place of business or principal asset ss or assets in the United States but is a d	s in the United lefendant in an action
	Certification by a Debtor Who Reside (Check all app.  Landlord has a judgment against the debtor for possess following.)  (Name of landlord that obtained judgment (Address of Landlord)	olicable boxes.) ion of debtor's residence. (If box checked,	
	Debtor claims that under applicable nonbankruptcy law, permitted to cure the entire monetary default that gave ripossession was entered, and		
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.  Debtor certifies that he/she has served the Landlord with	·	uring the 30-day
PFG Record #	429997	III III III B1 (Official	Form 1) (1/08) Page 2 of 3

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 42

### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

Castelli, Gabriel Michael Mashale Lynn Castelli

## **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# /s/ Gabriel Michael Castelli Gabriel Michael Castelli

Dated: 06/11/2009

/s/ Mashale Lynn Castelli Mashale Lynn Castelli

Dated: 06/11/2009

Signature of Attorney

/s/ David M. Lulkin

Signature of Attorney for Debtor(s)

### David M. Lulkin

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 06/17/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

# << Sign & Date on Those Lines

# << Sign & Date on Those Lines

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 06/11/2009 /s/ Gabriel Michael Castelli
Gabriel Michael Castelli

**~** 

Sign & Date Here

# Document Page 5 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 06/11/2009

does not apply in this district.

/s/ Mashale Lynn Castelli

Mashale Lynn Castelli

Sign & Date Here

PFG Record # 429997

# Document Page 6 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

In re

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Attached		AMOUNTS SCHEDULED					
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other			
SCHEDULE A - Real Property	Yes	1	\$59,125	\$-	\$-			
SCHEDULE B - Personal Property	Yes	3	\$6,400	\$-	\$-			
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$46,604	\$-			
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-			
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$17,738	\$-			
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$11,981	\$-			
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-			
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,634			
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,611			
TOTALS	<b>\$ 65,525</b> TOTAL ASSETS	\$ 76,323 TOTAL LIABILITIES						

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 7 of 42

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

Bankruptcy Docket #:

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	
Average leading (from Calcalula I. Lina 40)	# 2 C22 O4

Average Income (from Schedule I, Line 16)	\$ 3,633.91
Average Expenses (from Schedule J, Line 18)	\$ 3,611.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 5,004.68

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 17,738.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 17,738.00

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Page 8 of 42 Document

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
45 Elm St South Wilmington, IL 60474 - (Debtors primary residence) - value from CMA	Fee Simple	Н	\$ 59,125	\$ 46,604

**Total Market Value of Real Property** 

\$59,125.00 (Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 PFG Record # 429997

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	Х				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		Checking account with Morris Community C.U. ending 1847		\$	150
		Checking account with Standard Bank ending 0013		\$	100
		Checking account with Standard Bank ending 3004		\$	20
		Savings Account with Standard Bank ending 0203	J	\$	2,680
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$	1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	100
06. Wearing Apparel		Doors, Compact Discs, Tapes/Necolus, Family Fictures		Ψ	100
		Necessary wearing apparel.		\$	300
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	50
08. Firearms and sports, photographic, and other hobby equipment.	X	. 5.,,,			
PFG Record # 429997		B6B (Official Fo	rm 6E	3) (12/07)	Page 1 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	NONE	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X						
10. Annuities. Itemize and name each issuer.	Х						
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X						
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X						
13. Stocks and interests in incorporated and unincorporated businesses.	X						
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X						
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X						
16. Accounts receivable	X						
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X						
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X						
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X						
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X						
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X						
22. Patents, copyrights and other intellectual property. Give particulars.	X						
23. Licenses, franchises and other general intangibles.	X						
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
PFG Record # 429997		B6B (Official Fo	rm 6E	3) (12/07) Page 2 of 3			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCI	HED	OULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	L C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
25. Autos, Truck, Trailers and other vehicles and accessories.		4000 5 - 4 5450 - 114 4001 - 114		<b>*</b> 2.000
26. Boats, motors and accessories.	X	1989 Ford F150 with 100k miles.		\$ 2,000
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals	X	Family Pets/Animals.		
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$6,400

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 12 of 42 UNITED STATES BANKRUPTCY COURT

# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
45 Elm St South Wilmington, IL 60474 - (Debtors primary residence) - value from CMA	735 ILCS 5/12-901	\$ 30,000	\$ 59,125
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking account with Morris Community C.U. ending 1847	735 ILCS 5/12-1001(b)	\$ 150	\$ 150
Checking account with Standard Bank ending 0013	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
Checking account with Standard Bank ending 3004	735 ILCS 5/12-1001(b)	\$ 20	\$ 20
Savings Account with Standard Bank ending 0203	735 ILCS 5/12-1001(b)	\$ 2,680	\$ 2,680
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	735 ILCS 5/12-1001(a)	\$ 100	f. 400
Books, Compact Discs, Tapes/Records, Family Pictures	733 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
25. Autos, Truck, Trailers and other vehicles and accessories.			

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 13 of 42 UNITED STATES BANKRUPTCY COURT

# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

SCHEDULE C - PROPE	RTY CLAIMED EXEM	/IPT	
Debtor claims the exemptions to which debtor is entitled u (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	nder: Check if debtor of that exceeds \$13		stead exemption
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
1989 Ford F150 with 100k miles.	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 2,000

B6C (Official Form 6C) (12/07) Page 2 of 2 PFG Record # 429997

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 14 of 42

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Codebtor Claim Unsecured \* Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If \*Value of Property Subject to Lien J Deducting **Including Zip and Account Number** Any \*Description of Property (See Instructions Above) C Value of Dates: 2001-2008 **Standard BANK & Trust** н 46,604 \$ 0 Nature of Lien: Mortgage Attn: Bankruptcy Dept. Market Value: \$ 59,125 7800 W 95Th St Intention: Reaffirm 524 (c) Hickory Hills IL 60457 \*Description: 45 Elm St South Wilmington, Acct No.: 15000000001014178991 IL 60474 - (Debtors primary residence) - value from CMA Total \$ 46,604 \$ -

(Report also on

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

# Document Page 15 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

In re

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

PFG Record # 429997 B6E (Official Form 6E) (12/07) Page 1 of 1

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli / Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 <u>Capital One</u> Bankruptcy Department PO Box 60024 City Of Industry CA 91716 Acct #: 4288-6420-3192-4478		J	Dates: 2008 Reason: Credit Card or Credit Use				\$ 2,400

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Northstar Credit Union Bankruptcy Department 3 S. 555 Winfield Rd. Warrenville IL 60555

Riddle & Wood Bankruptcy Department PO Box 1187 Sandy UT 84091-1187

Record # 429997 B6F (Official Form 6F) (12/07) Page 1 of 6

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 17 of 42 UNITED STATES BANKRUPTCY COURT

# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gabriel Michael Castelli and Mashale Lynn Castelli / Debtors

In re

Record # 429997

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim
2 Citibank Amoco Consumer Baseca C/O LVNV Funding LLC Po Box 740281 Houston TX 77274 Acct #: 5560147380		Н	Dates: 2006-2008 Reason: Unknown Credit Extension				\$	990
3 COLLECTION PROF/Lasal Attn: Bankruptcy Dept. 723 1St St La Salle IL 61301 Acct #: 25837		w	Dates: 2002-2004 Reason: Medical Debt				\$	293
Attn: Bankruptcy Dept. 723 1St St La Salle IL 61301 Acct #: 33948		w	Dates: 2004-2004 Reason: Medical Debt				\$	260
5 Creditors Collection B Attn: Bankruptcy Dept. 755 Almar Pkwy Bourbonnais IL 60914 Acct #: 2541503		w	Dates: 2008-2008 Reason: Medical Debt				\$	112
6 Creditors Collection B Attn: Bankruptcy Dept. 755 Almar Pkwy Bourbonnais IL 60914 Acct #: 2666265		w	Dates: 2008-2008 Reason: Medical Debt				\$	238
7 Creditors Collection B Attn: Bankruptcy Dept. 755 Almar Pkwy Bourbonnais IL 60914 Acct #: 2693238		w	Dates: 2008-2008 Reason: Medical Debt				\$	129
8 Creditors Collection B Attn: Bankruptcy Dept. 755 Almar Pkwy Bourbonnais IL 60914 Acct #: 2824025		w	Dates: 2008-2009 Reason: Medical Debt				\$	201

# Document Page 18 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
9	Creditors Collection B Attn: Bankruptcy Dept. 755 Almar Pkwy Bourbonnais IL 60914 Acct #: 2884489		W	Dates: 2009-2009 Reason: Medical Debt				\$ 201	
10	Creditors Discount & A  Attn: Bankruptcy Dept. 415 E Main St Streator IL 61364  Acct #: 250602E40178		Н	Dates: 2009 Reason: Medical Debt				\$ 3,000	

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Michael R. Naughton Bankruptcy Department PO Box 10 Manhattan IL 60442

Grundy County Clerk PIN # PO Box 675 Morris IL 60450

	The state of the s	
11 <u>Digestive Health Associates</u> Attn: Bankruptcy Dept. 1100 Houbolt Rd Joliet IL 60431 Acct #: 036737	J Dates: 2009 Reason: Medical Debt	\$ 200
12 Emerg Care & Health Attn: Bankruptcy Dept. 555 W. Court St Kankakee IL 60901 Acct #: ECK2033452	J Dates: 2008 Reason: Medical Debt	\$ 300
13 Epic Group, SC Attn: Bankruptcy Dept. PO Box 66973 Chicago IL 60666 Acct #: EPI2197	J Dates: 2009 Reason: Medical Debt	\$ 300

# Document Page 19 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gabriel Michael Castelli and Mashale Lynn Castelli / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS
--

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
Attn: Bankruptcy Dept. PO Box 95968 Oklahoma City OK 73143 Acct #: 0006693191		J	Dates: 2009 Reason: Medical Debt				\$ 400
15 Exceptional Health Partners Attn: Bankruptcy Dept. 415 W. Gold Rd Arlington Heights IL 60005 Acct #: EHP44233		J	Dates: 2009 Reason: Medical Debt				\$ 300

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Armor Systems Co. Bankruptcy Department 1700 Kieffer Dr., Ste. 1 Zion IL 60099

16 Falls Collection SVC Attn: Bankruptcy Dept. Po Box 668 Germantown WI 53022 Acct #: 234A	W	Dates: 2007-2007 Reason: Medical Debt	\$ 1,294
17 Family Physicians of Morris Attn: Bankruptcy Dept. 1345 N. Edwards Morris IL 60450 Acct #: FH00010485	J	Dates: 2004 Reason: Medical Debt	\$ 100
18 Grundy Radiologists Attn: Bankruptcy Dept. PO Box 5997 Carol Stream IL 60197 Acct #: 982291	J	Dates: 2007 Reason: Medical Debt	\$ 100

Record # 429997 B6F (Official Form 6F) (12/07) Page 4 of 6

# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gabriel Michael Castelli and Mashale Lynn Castelli / Debtors

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amou Cla	
19 Lardi Chiropractic Attn: Bankruptcy Dept. 415 W. Division St Coal City IL 60416 Acct #: CASGA000		J	Dates: 2009 Reason: Medical Debt				\$	200
20 MiraMed Revenue Group Attn: Bankruptcy Dept. PO Box 7700 Detroit MI 48277 Acct #: XXXXX7394		J	Dates: 2009 Reason: Medical Debt				\$	500
21 Morris Audiology Attn: Bankruptcy Dept. 1802 N. Division Morris IL 60450 Acct #: 1299		J	Dates: 2007 Reason: Medical Debt				\$	100
22 Morris Hospital Attn: Bankruptcy Department 150 W. High St. Morris IL 60450 Acct #: XXXXX7394		J	Dates: 2009 Reason: Medical Debt				\$	300
23 Morris Hospital Attn: Bankruptcy Department 150 W. High St. Morris IL 60450 Acct #: XXX-XX-1429		Н	Dates: Reason: <b>Medical/Dental Services</b>				\$ 1	,600

B6F (Official Form 6F) (12/07) Page 5 of 6 Record # 429997

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 21 of 42

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gabriel Michael Castelli and Mashale Lynn Castelli / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
24 <u>Morris Hospital</u>		w	Dates:				

Reason: Medical/Dental Services

Attn: Bankruptcy Department

Acct #: XXX-XX-7394

150 W. High St. Morris IL 60450

In re

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

MiraMed Revenue Group Bankruptcy Department Dept. 77304, PO Box 77000

Detroit MI 48277

25 Peter P. Vienne, DO Attn: Bankruptcy Dept. 936 W. US Route 6 Morris IL 60450 Acct #: 008300	J Dates: 2007 Reason: Medical Debt	\$ 300
26 Practice Management Attn: Bankruptcy Dept. 350 W. Kensignton Rd Mount Prospect IL 60056 Acct #: EHP44233	J Dates: 2009 Reason: Medical Debt	\$ 400
27 Provena St. Mary's Hospital Attn: Bankruptcy Dept. 75 Remittance Dr Chicago IL 60675 Acct #: HS2155588	J Dates: 2009 Reason: Medical Debt	\$ 1,000
28 Riverside Community Health Attn: Bankruptcy Dept. 2156 Paysphere Circle Chicago IL 60674 Acct #: 198597	J Dates: 2009 Reason: Medical Debt	\$ 20

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 17,738.00

2,500

B6F (Official Form 6F) (12/07) Page 6 of 6

## Document Page 22 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.

**Description of Contract or Lease and Nature of Debtor's** Interest. State whether Lease is for Non-Residential Real **Property. State Contract Number or** Any Government Contract.

\$\$258/mo

GMAC Attn: Bankruptcy Dept.

15303 S 94Th Ave Orland Park IL 60462 Intention: Reaffirm 524 (c) Contract Type: Lease on Vehicle

Terms/Month:

Buy Out: Begin Date: Debtor Int:

Description: 2005 Chevy Impala

PFG Record # 429997

# Document Page 23 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 429997 B6H (Official Form 6H) (12/07) Page 1 of 1

# UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

Bankruptcy Docket #:

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEF	BTOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	2 year old dependent	
Occupation:	DEBTOR EMPLOYMENT Utility Worker	SPOUSE EMPLOYMENT Homemaker
Name of Employer:	Adesta, LLC	
Years Employed	5 years	
Employer Address:	1428 Sherman Rd	
City, State, Zip	Romeoville, IL 60446	,

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 4,615.13	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 4,615.13	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	. ,	
a. Payroll Taxes and Social Security	\$ 772.20	\$ 0.00
b. Insurance	\$ 209.02	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 981.22	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,633.91	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,633.91	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 3,63	33.91
if there is only one debtor repeat total reported on line 15.)	Papart also an Summany of Schodules an	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 429997 B6I (Official Form 6I) (12/07) Page 1 of 1

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

# UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

Bankruptcy Docket #:

#### SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 515.00 a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [x] Yes [] No 2. Utilities: a. Electricity and Heating Fuel \$ 350.00 b. Water, Sewer, Garbage \$ 135.00 c. Cellphone, Internet \$ 50.00 d. Other **Home Phone and Cable Television** \$ 200.00 \$ 175.00 3. Home Maintenance (repairs and upkeep) 4. Food \$ 450.00 5. Clothing \$ 50.00 6. Laundry and Dry Cleaning \$ 25.00 \$ 100.00 7. Medical and Dental Expenses \$ 540.00 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$ 60.00 10. Charitable Contributions \$ 10.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or Renter's b. Life \$c. Health d. Auto \$ 107.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ -Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$259.00 a. Auto b. Reaffirmation Payments \$ c. Other \$-14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents not living at your home \$-16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Childcare & Pet 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Postage/Banking Babysitting Care: Eyecare, Meds GLS Repay: \$565.00 \$205.00 \$35.00 \$0.00 \$ 275.00 \$ 50.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$ 3,611.00 the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 3,633.91 b. Average monthly expenses from Line 18 above \$3,611.00 c. Monthly net income (a. minus b.) \$ 22.91 \$ d. Total amount to be paid into plan monthly

Record #: 429997 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 26 of 42

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

Bankruptcy Docket #:

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	06/11/2009	/s/ Gabriel Michael Castelli	X Date & Sign
		Gabriel Michael Castelli	
Dated:	06/11/2009	/s/ Mashale Lynn Castelli	X Date & Sign
		Mashale Lynn Castelli	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 27 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$2,130/b 2008: \$48,885 2007: \$46,000	Employment	
Spouse		
AMOUNT	SOURCE	-

# Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 28 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

S	TATEMENT OF FIN	ANCIAL A	AFFAIRS	
Spouse				
AMOUNT	SOURCE			
2009: \$0 2008: \$3,000 2007: \$0	employment			
02. INCOME OTHER THAN FROM I	EMPLOYMENT OR OPERATION (	OF BUSINESS:		
State the amount of income received the two years immediately preceding spouse separately. (Married debtors is filed, unless the spouses are sepa	the commencement of this case. C filing under chapter 12 or chapter 1	Give particulars. If 13 must state incor	a joint petition is f	iled, state income for each
AMOUNT	SOURCE			
Spouse AMOUNT	SOURCE			
03. PAYMENTS TO CREDITORS:				
Complete a. or b. as appropriate, and	d c.			
a. INDIVIDUAL OR JOINT DEBTOR services, and other debts to any cred value of all property that constitutes of that were made to a creditor on account approved nonprofit budgeting and payments by either or both spouses	ditor made within 90 days immediat or is affected by such transfer is no ount of a domestic support obligatio d creditor counseling agency. (Man	ely proceeding the t less than \$600.00 n or as part of an a ried debtors filing u	commencement 0. Indicate with a alternative repaym under chapter 12 o	of this case if the aggregate n asterisk (*) any payments nent schedule under a plan b or chapter 13 must include
Name and Address of Creditor	Dates of Payments		ount	Amount Still Owing
Standard BANK & Trust 7800 W 95Th St Hickory Hills IL 60457	Monthly	\$	1,545	\$ 45,059
G M A C 15303 S 94Th Ave Orland Park IL 60462	Monthly	\$	774	\$ 11,207

# Document Page 29 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

Creditors Discount V. Gabriel Castelli County  O4b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated a joint petition is not filed.)	days immediately preceding the co transfer is not less than \$5,000 (M	mmencement of the case if the ag arried debtors filing under chapter	DEBTS: List each payment or other transfer agregate value of all property that constitutes 12 or chapter 13 must include payments ar	s or is affected by such nd other transfers by e
creditors who are or were insiders. (Married debtors filling under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name & Address of Creditor  & Relationship to Debtor  Dates  of Payments  Amount Paid or Value of Transfers  Still Owing  O4. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:  List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filling this bankruptcy case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning either or both spowhether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  CAPTION OF  NATURE  COURT  STATUS  OF  OF AGENCY  OF  CASE NUMBER  PROCEEDING  AND LOCATION  DISPOSITIO  Creditors Discount V.  Gabriel Castelli  Case#09SC380  Circuit Court of Grundy  County  County  O4b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated a joint petition is not filed.)	Name and Address	Dates of	Amount Paid or Value of	Amount
& Relationship to Debtor of Payments Transfers Still Owing  04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:  List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spowhether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  CAPTION OF NATURE COURT STATUS SUIT AND OF OF AGENCY OF OF AGENCY OF A	creditors who are or were insiders.	(Married debtors filing under cha	pter 12 or chapter 13 must include payment	
04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:  List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spowhether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  CAPTION OF NATURE COURT STATUS SUIT AND OF OF AGENCY OF CASE NUMBER PROCEEDING AND LOCATION DISPOSITION  Creditors Discount V. Collections Circuit Court of Grundy Gabriel Castelli County  Case#09SC380  O4b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated at joint petition is not filed.)				
CAPTION OF SUIT AND OF OF AGENCY OF AGENCY OF AND LOCATION DISPOSITION  Creditors Discount V. Collections Circuit Court of Grundy Gabriel Castelli Case#09SC380  O4b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated a joint petition is not filed.)	this bankruptcy case. (Married del	otors filing under chapter 12 or cha	apter 13 must include information concerning	,, ,
SUIT AND CASE NUMBER PROCEEDING Creditors Discount V. Gabriel Castelli Case#09SC380  County  O4b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated a joint petition is not filed.)	, .		,	STATUS
Gabriel Castelli Case#09SC380  O4b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated a joint petition is not filed.)	SUIT AND			OF
process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated a joint petition is not filed.)	CASE NUMBER			DISPOSITION
Name and Address of Person Date Description	Creditors Discount V. Gabriel Castelli		_	DISPOSITION Pending
for Whose Benefit Property of and Value	Creditors Discount V. Gabriel Castelli Case#09SC380  04b. WAGES OR ACCOUNTS GA process within (1) one year preced information concerning property of	Collections  RNISHED: Describe all property thing the commencement of this case.	County  hat has been attached, garnished or seized se. (Married debtors filing under chapter 12	Pending  under any legal or equently or chapter 13 must income.

PFG Record # 429997 B7 (Official Form 7) (12/07) Page 3 of 12

# Document Page 30 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

	STATEMENT OF FINA	NOIAL AI I AINS	
05. REPOSSESSION, FOR	ECLOSURES AND RETURNS:		
,	en repossessed by a creditor, sold at a foreclos		
	one year immediately preceding the commend rmation concerning property of either or both s a joint petition is not filed.)	·	•
Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property	
	ECEIVERSHIPS:  of property for the benefit of creditors made w under chapter 12 or chapter 13 must include a		
a. Describe any assignment case. (Married debtors filing	of property for the benefit of creditors made w	any assignment by either or both s	
a. Describe any assignment case. (Married debtors filing petition is filed, unless the specific petition.  Name and Address of Assignee  b. List all property which ha	of property for the benefit of creditors made we under chapter 12 or chapter 13 must include a couses are separated and a joint petition is not a Date of Assignment  s been in the hands of a custodian, receiver, or	any assignment by either or both s filed.)  Terms of Assignment or Settlement  r court-appointed official within on	pouses whether or not a
a. Describe any assignment case. (Married debtors filing petition is filed, unless the specific petition is filed.  Name and Address of Assignee  b. List all property which has preceding the commencement.	of property for the benefit of creditors made w under chapter 12 or chapter 13 must include a pouses are separated and a joint petition is no Date of Assignment	any assignment by either or both so filed.)  Terms of Assignment or Settlement  r court-appointed official within on apter 12 or chapter 13 must inclu	pouses whether or not a  e (1) year immediately de information concerni
a. Describe any assignment case. (Married debtors filing petition is filed, unless the specific petition is filed.  Name and Address of Assignee  b. List all property which has preceding the commencement.	of property for the benefit of creditors made we under chapter 12 or chapter 13 must include a couses are separated and a joint petition is not a couse of Assignment  Solvent of this case. (Married debtors filing under clouses whether or not a joint petition is filed, un Name & Location	Terms of Assignment or Settlement  r court-appointed official within on napter 12 or chapter 13 must inclu less the spouses are separated an	e (1) year immediately de information concerni nd a joint petition is not
a. Describe any assignment case. (Married debtors filing petition is filed, unless the specific petition is filed.  Name and Address of Assignee  b. List all property which has preceding the commencement property of either or both specific petition.	of property for the benefit of creditors made we under chapter 12 or chapter 13 must include a couses are separated and a joint petition is not a couse of Assignment  Solvent of this case. (Married debtors filing under clouses whether or not a joint petition is filed, under clouses whether or not a joint petition is filed, under clouses whether or not a joint petition is filed, under clouses whether or not a joint petition is filed, under clouses whether or not a joint petition is filed, under clouse in the petition is filed.	Terms of Assignment or Settlement  r court-appointed official within on napter 12 or chapter 13 must inclu less the spouses are separated an	e (1) year immediately de information concerni nd a joint petition is not

NONE X

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift

PFG Record # 429997 B7 (Official Form 7) (12/07) Page 4 of 12 Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 31 of 42

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

## STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value: 2,000.00

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 \$50.00

PFG Record # 429997

B7 (Official Form 7) (12/07) Page 5 of 12

# Document Page 32 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

10. OTHER TRANSFERS			
transferred either absolutely of	or than property transferred in the ordinary cour as security with two (2) years immediately poter 13 must include transfers by either or bot joint petition is not filed.)	receding the commencement	of this case. (Married debtors
Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received	_
10b. List all property transferretrust or similar device of which  Name of  Trust or  other Device	ed by the debtor within ten (10) years immeding the debtor is a beneficiary.  Date(s)  of  Transfer(s)	ately preceding the commence  Amount and Date  of Sale or  Closing	ement of this case to a self-set
otherwise transferred within o financial accounts, certificates	instruments held in the name of the debtor or ne (1) year immediately preceding the common of deposit, or other instruments; shares and okerage houses and other financial institution	encement of this case. Include share accounts held in banks, ss. (Married debtors filing unde	checking, savings, or other credit unions, pension funds, er chapter 12 or chapter 13 mus
	g accounts or instruments held by or for eithe d a joint petition is not filed.)		iot a joint polition to mod, armod
include information concerning	-	Amount and Date of Sale or Closing	-
include information concerning the spouses are separated and Name and Address of Institution  12. SAFE DEPOSIT BOXES:  List each safe deposit or othe immediately preceding the content of the spouse of the safe deposit or othe immediately preceding the content of the safe deposit or othe immediately preceding the content of the safe deposit or othe immediately preceding the content of the safe deposit or othe immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the content of the safe deposit or other immediately preceding the safe depo	d a joint petition is not filed.)  Type of Account, Last Four Digits of Account Number, and Amount of	Date of Sale or Closing  had securities, cash, or other ling under chapter 12 or chapter	valuables within one year er 13 must include boxes or

Gardner, IL 60424

# Document Page 33 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

_	STATEMENT OF F	INANCIAL AFFAIRS	
13. SETOFFS:			
, ,	under chapter 12 or chapter 13 n	t or deposit of the debtor within 90 days prec nust include information concerning either or oint petition is not filed.)	•
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD F	OR ANOTHER PERSON:		
List all property owned by another p	person that the debtor holds or co	ontrols.	
Name and Address of Owner	Description and Value of Property	Location of Property	
	) years immediately preceding the	e commencement of this case, list all premise t of this case. If a joint petition is filed, report	
If debtor has moved within three (3 occupied during that period and vac	) years immediately preceding the	•	
If debtor has moved within three (3 occupied during that period and vac of either spouse.  Address	years immediately preceding the cated prior to the commencemen Name Used	t of this case. If a joint petition is filed, report  Dates of Occupancy	
If debtor has moved within three (3 occupied during that period and vac of either spouse.	) years immediately preceding the cated prior to the commencemen  Name	t of this case. If a joint petition is filed, report  Dates of	
If debtor has moved within three (3 occupied during that period and var of either spouse.  Address  45 E EIm St	years immediately preceding the cated prior to the commencemen  Name Used  Same	t of this case. If a joint petition is filed, report  Dates of Occupancy	
If debtor has moved within three (3 occupied during that period and variof either spouse.  Address  45 E Elm St Wilmington IL 60474  16. SPOUSES and FORMER SPO  If the debtor resides or resided in a Louisiana, Nevada, New Mexico, P	years immediately preceding the cated prior to the commencement Name Used Same  USES:  community property state, community property state, community protection, community of the community property state, community protection, community property state, community protection, community pr	t of this case. If a joint petition is filed, report  Dates of Occupancy	also any separate add ona, California, Idaho, ely preceding the

PFG Record # 429997 B7 (Official Form 7) (12/07) Page 7 of 12

# Document Page 34 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

number.

Name and Address of

Governmental Unit

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

17. ENVIRONMENTAL INFO	RMATION:		
For the purpose of this question	on, the following definitions apply:		
toxic substances, wastes or m	any federal, state, or local statute or regulati naterial into the air, land, soil surface water, ing the cleanup of the these substances, wa	ground water, or other medium, i	
	ility, or property as defined under any Envir ing, but not limited to, disposal sites.	onmental Law, whether or not pro	esently or formerly owned
"Hazardous material" means a environmental Law.	anything defined as a hazardous waste, haz	ardous or toxic substances, pollu	utant, or contaminant, etc.
	ss of every site for which the debtor has rec	eived notice in writing by a gover	rnmental unit that it may be
17a. List the name and addredor or potentially liable under or in	ss of every site for which the debtor has rec o violation of an Environmental Law. Indicate		-
17a. List the name and addre			-
17a. List the name and addresor potentially liable under or in Environmental Law: Site Name	n violation of an Environmental Law. Indicate  Name and Address	e the governmental unit, the date  Date	of the notice, and, if know
17a. List the name and addre or potentially liable under or ir Environmental Law:	n violation of an Environmental Law. Indicate	e the governmental unit, the date	-
17a. List the name and addresor potentially liable under or in Environmental Law:  Site Name and Address	Name and Address of Governmental Unit	Date of Notice	of the notice, and, if know  Environmenta  Law
17a. List the name and addresor potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addresor	n violation of an Environmental Law. Indicate  Name and Address	Date of Notice  d notice to a governmental unit of	of the notice, and, if know  Environmenta  Law
17a. List the name and addresor potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addresor	Name and Address of Governmental Unit	Date of Notice  d notice to a governmental unit of	Environmenta Law  of a release of Hazardous
17a. List the name and addresor potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addresor Material. Indicate the governmental addresor and addresor material.	Name and Address of Governmental Unit  ss of every site for which the debtor provide nental unit to which the notice was sent and	Date of Notice  d notice to a governmental unit of the date of the notice.	of the notice, and, if know  Environmenta  Law

PFG Record # 429997 B7 (Official Form 7) (12/07) Page 8 of 12

Status of

Disposition

Docket

Number

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Page 35 of 42 Document

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

X

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

STATEMENT OF FINANCIAL AFFAIRS				
18 NATURE, LOCATION AND NAM	E OF BUSINESS			
a. If the debtor is an individual, list the ending dates of all businesses in whipartnership, sole proprietor, or was simmediately preceding the commence within six (6) years immediately prec	ch the debtor was an officer, direct elf-employed in a trade, profession ement of this case, or in which the	ctor, partner, or managing executive on, or other activity either full- or parted better owned 5 percent or more of	of a corporation, partner in a time within six (6) years	
If the debtor is a partnership, list the ending dates of all businesses in whi (6) years immediately preceding the	ch the debtor was a partner or ow			
If the debtor is a corporation, list the ending dates of all businesses in whi (6) years immediately preceding the	ch the debtor was a partner or ow			
Name & Last Four Digits of		Nature	Beginning	
oc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates	
b. Identify any business listed in sub	division a., above, that is "single a	asset real estate" as defined in 11 US	SC 101.	
Name	Address			

NONE X

Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

# Document Page 36 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dates Services Name Address Dates Services Rendered  19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account of the debtor. If any of the books of account and records are not available, explain.  Name Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial state issued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Date Address Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each invented ollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other basis)  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian of Inventory  Name and Addresses of Custodian of Inventory Records  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:		STATEMENT OF FIN	ANCIAL AFFAIRS		
Name Address Rendered  19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records are not available, explain.  Name Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial state issued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Date Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each invented dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other basis)  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian of Inventory Records  121. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:	19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the books account and records, or prepared a financial statement of the debtor.				
19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial state issued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Date Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventive the dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other Inventory Dasis)  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian	Name	Address			
19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial state issued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Address Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventive dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other Inventory Supervisor basis)  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date of Inventory Name and Addresses of Custodian of Inventory Records  1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:				pooks of account and reco	
issued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Address Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each invented dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other Inventory Supervisor basis)  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date of Inventory Name and Addresses of Custodian of Inventory of Inventory Records  1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:	Name	Address			
List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventore the dollar amount and basis of each inventory.    Date	Name and	Date	nmencement of this case.		
of Inventory  Supervisor  Supervisor  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Of Inventory  Name and Addresses of Custodian Of Inventory  Of Inventory  Of Inventory  Of Inventory  Supervisor  (specify cost, market of other basis)  Date Of the inventories reported in a., above.  Supervisor  Date Of Inventory  Name and Addresses of Custodian Of Inventory  Of Inventory  Supervisor  Supervisor	List the dates of the last two		e of the person who supervised the ta	king of each inventory, a	
Date of Inventory Name and Addresses of Custodian of Inventory Records  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:	of	·	(specify cost, market of other		
	Date	Name and Addresses of Custodian	cords of each of the inventories report	ed in a., above.	
a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.	21. CURRENT PARTNERS	S, OFFICERS, DIRECTORS AND SHAREH	OLDERS:		
Name Nature Percentage of	•	, ,			

# Document Page 37 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	HAIEMENI OF F	FINANCIAL AFFAIRS	
21b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation.			
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC	ERS, DIRECTORS AND SHAR	EHOLDERS:	
If the debtor is a partnership, list the	e nature and percentage of part	nership interest of each member of the partnership.	
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, I immediately preceding the commer Name and Address	· ·	e relationship with the corporation terminated within  Date of  Termination	n one (1) year
form, bonuses, loans, stock redem	poration, list all withdrawals or d	N BY A COPORATION: listributions credited or given to an insider, including ny other perquisite during one year immediately pre	
commencement of this case.	Date and	Amount of Money or	
Name and Address of Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
24. TAX CONSOLIDATION GROU	 P:		
	e name and federal taxpayer ide	entification number of the parent corporation of any ne within six (6) years immediately preceding the co	

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 38 of 42

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

## STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of TaxPayer
Pension Fund Identification Number (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06/11/2009 /s/ Gabriel Michael Castelli

X Date & Sign

Dated: 06/11/2009

/s/ Mashale Lynn Castelli

X Date & Sign

Mashale Lynn Castelli

**Gabriel Michael Castelli** 

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 39 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli / Debtors

## **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1 Creditor's Name: Standard BANK & Trust Attn: Bankruptcy Dept. 7800 W 95Th St Hickory Hills IL 60457	Describe Property Securing Debt: 45 Elm St South Wilmington, IL 60474 - (Defrom CMA	ebtors primary residence) - value
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to (a  □Redeem the property  ■Reaffirm the debt  □Other. Explain  522(f)).		avoid lien using 110 U.S.C. §
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
be completed for each unex	subject to unexpired leases. (All three spired lease. Attach additional pages if r	necessary.)
I essor's Name:	I Describe Property Securing Debt:	l pasa will ha

<b>3 M A C</b> Attn: Bankruptcy Dept. 15303 S 94Th Ave Orland Park IL 60462	2005 Chevy Impala	pursuant to § 365(p)(2): ☐ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.				
Dated:	06/11/2009	/s/ Gabriel Michael Castelli	X Date & Sign	
		Gabriel Michael Castelli	A Date & Sign	
Dated:	06/11/2009	/s/ Mashale Lynn Castelli	X Date & Sign	
		Mashale Lynn Castelli	A Date & Sign	

Case 09-22069 Doc 1 Filed 06/17/09 Entered 06/17/09 19:09:38 Desc Main Document Page 40 of 42

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

Bankruptcy Docket #:

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services

re	ndered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is a	as follows:
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:	
	For legal services, Debtor(s) agrees to pay and I have agreed to accept	\$2,000
	Prior to the filing of this Statement, Debtor(s) has paid and I have received	\$2,000
	The Filing Fee has been paid.  Balance Due	\$0
2.	The source of the compensation paid to me was:	
	Debtor(s) Other: (specify)	
3.	The source of compensation to be paid to me on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)	
	The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the forvalue stated: <b>None.</b>	ollowing for the
I.		ned's law
	firm, any componentian poid or to be poid without the client's concept, except as follows: NODO	

- firm, any compensation paid or to be paid without the client's consent, except as follows: **NORE.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ David M. Lulkin 06/17/2009 Dated:

> Attorney Name: David M. Lulkin LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

> > Page 1 of 1 Form B203 (12/94)

Bar No: 6290094

# Document Page 41 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gabriel Michael Castelli, and Mashale Lynn Castelli, Debtors

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/11/2009 /s/ Gabriel Michael Castelli

**Gabriel Michael Castelli** 

X Date & Sign

Dated: 06/11/2009

429997

PFG Record #

/s/ Mashale Lynn Castelli
Mashale Lynn Castelli

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Gabriel Michael Castelli and Mashale Lynn Castelli, Debtors

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Gabriel Michael Castelli Sign & Date Dated: 06/11/2009 Here Gabriel Michael Castelli /s/ Mashale Lynn Castelli 06/11/2009 Sign & Date Dated: Mashale Lynn Castelli Here /s/ David M. Lulkin 06/17/2009 Dated: Attorney: David M. Lulkin Bar No: 6290094

PFG Record # 429997